



Kimlic

Disrupting KYC for Banking & Crypto



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Research Says;
In 2017 a Financial Institution spent
average of \$150M for KYC and CDD



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Problems & Solutions



Problems Solved by Kimlic

01

Problems of Individuals

1. Difficult to remember which personal data are shared on which online platform
2. Lacks ability to manage the data in these past institutions and sites.
3. The user's personal information is being used as 3rd party marketing with no benefit to user
4. KYC routines and paperworks are ineffective processes on user's daily life in a digital age.



02

Problems of Financial Institutions & Online Businesses

1. KYC routines cause barriers on customer onboarding .
2. Each institution doing their own KYC process reduces the efficiency of institution.
3. Difficult to comply with GDPR if customers can't control their data
4. Online services can not be sure of the data's authenticity.
5. Crypto exchanges are already in need of compliant AML/KYC process



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Kimlic proposes a disruptive method to distribute proofs of KYC process between financial institutions.



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Self-Sovereign
Digital Identity

Rewarding System

CORE
IDEA

KYC & Attestation Engine

GDPR Compliant
Privacy Management

Passwordless
Authentication



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Users hold their KYC data in their Kimlic Mobile Wallet and Kimlic does not store any PII data on their servers



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User Centric Data Management

Open An Account Online

Bank A



Kimlic
Blockchain

Airlines



eID System



Ecommerce Sites
While logging in



Crypto
Exchanges



Bank B
Applying Loan Online





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Kimlic API verifies that business receive
“already” validated KYC data by comparing
data with mathematical proofs on
blockchain



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Compliant with EU Regulations



The General Data Protection Regulation

The General Data Protection Regulation
www.eugdpr.org



Electronic Identification and Signature
eIDAS is an EU regulation on electronic identification and trust services for electronic transactions in the internal market. www.eid.as/



The European Telecommunications Standards Institute (**ETSI**) is an independent, not-for-profit, standardization organization in the telecommunications industry in Europe.
ETSI produces globally-applicable standards for Information and Communications
www.etsi.org/



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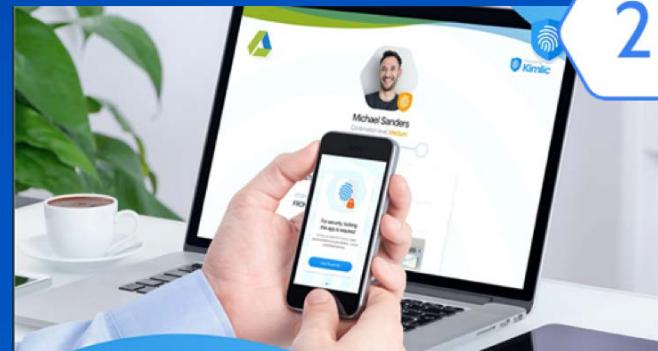
How Kimlic Works?



1

Scan your ID

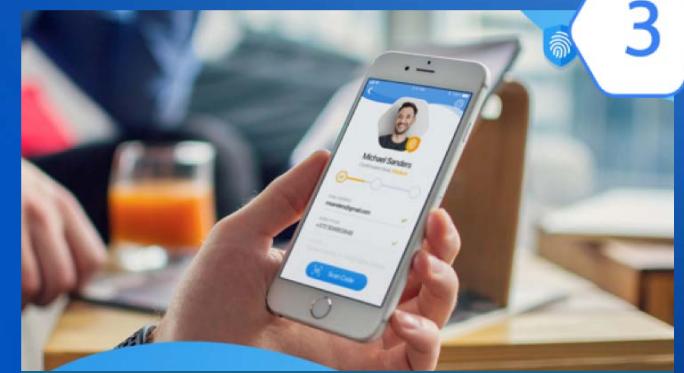
You complete Kimlic profile with your information. Then simply scan e-ID Card or Passport using Kimlic mobile app.



2

Prove ID only once with an attestation party

Prove your identity with a bank officer for once by granting "read" permission to your KYC documents.



3

Prove Your ID Remotely

Manage your identity with taking full control of permissions over Kimlic Blockchain. You will no longer repeat same KYC routines.



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Kimlic Ecosystem



Parties/Roles	Examples	Spending	Revenue
Attestation Party	Banks, Universities, Government Offices	N	Y
Relying Party	Banks, Exchanges, Telecom, Airlines, eCommerce	Y	Y
3rd Party Services	eSignature Providers	N	Y
End User	You	✓ N	Y
Development	Kimlic Core & Dev. Community	N	Y
Kimlic Bonus Pool	New Users Reward Pool	Y	Y



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Tokenomics





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Identity Assurance Score

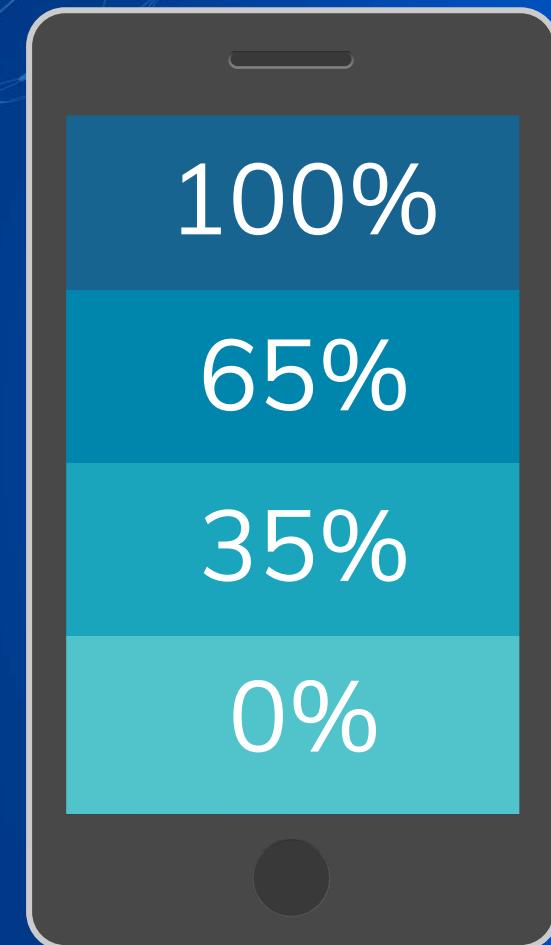
Reflects Authenticity of Identity

Physical
Verification

Online Verification

Basic Verification

Unverified



KYC Completed in-person

ID Verified Digitally

Email & Phone

No Data

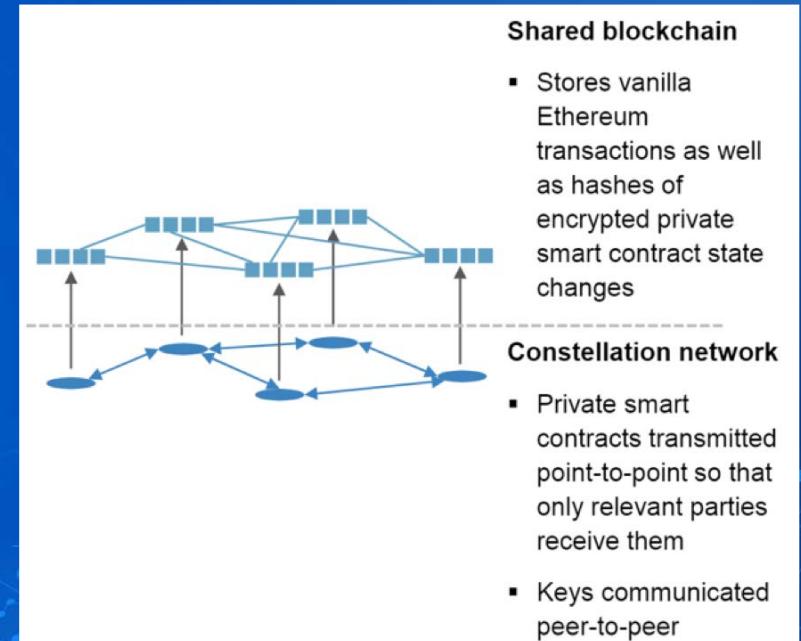
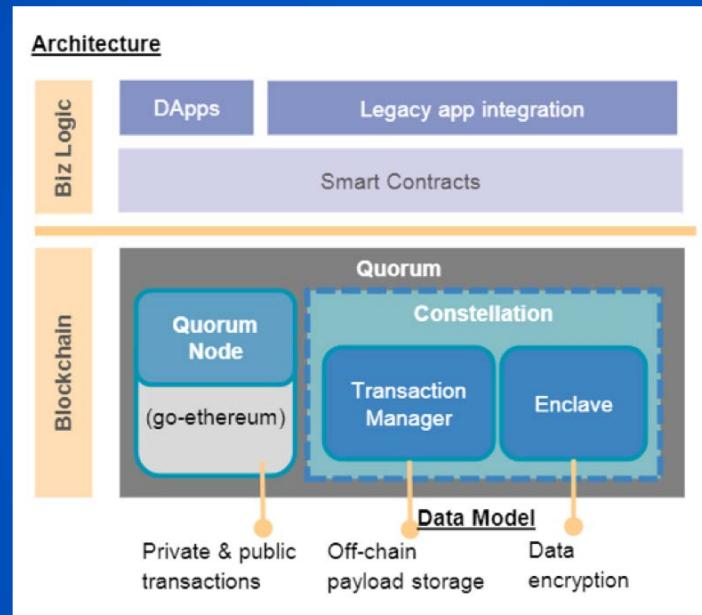




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Proof of User Data on Private Blockchain

- Testnet (POC) with banks on Permissioned Quorum Blockchain
- Production can be live on Public Ethereum Network in the future
- For Public Ethereum Blockchain ZK-Snark (Zero Knowledge Proof) needs to be utilized
- Current Ethereum Blockchain does not support private transactions and that is a privacy concern



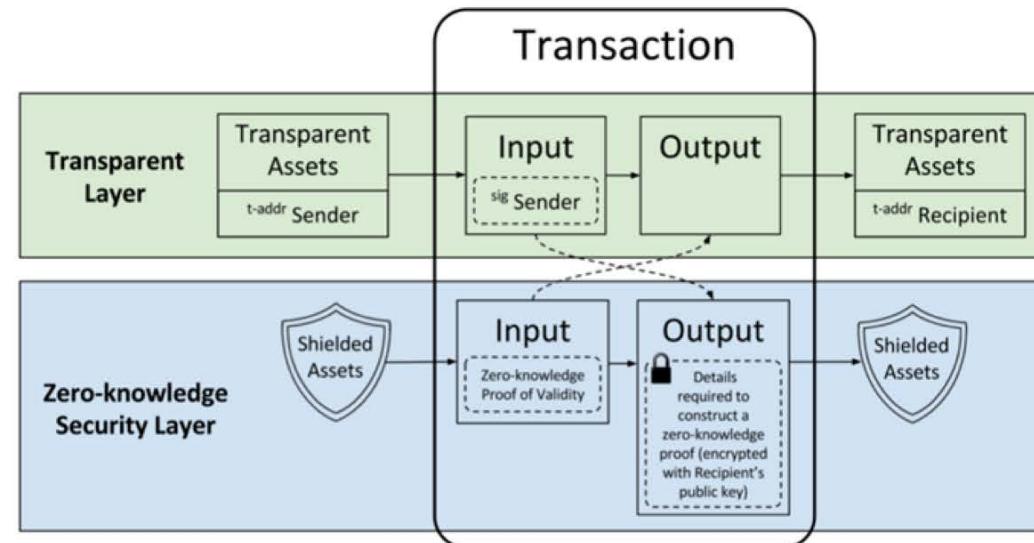


Why Permissioned Blockchain?

ZSL: Zero Knowledge Security Layer

ZSL enables transfer of digital assets on a distributed ledger **without revealing any information about the sender, recipient, or quantity of assets**, while ensuring that:

- Sender is authorized to transfer ownership of the assets in question
- Assets have not been spent previously (i.e. prevention of double spend)
- Transactions inputs equal its outputs (mass conservation)





Comparison Table

Criterias	Civic	Selfkey	Kimlic
Market Focus	Americas	Asia	European Union
GDPR Compliancy	✗	✗	✓
ID Validation	Online	Online & Offline	Online & Offline
Decentralization	✗	✓	✓
Blockchain	Bitcoin (Light Integration)	Ethereum (Tight Integration)	Ethereum Permissioned
Blockchain Foundation	✗	✓	✓ (Planned)
Token Economy	Some parties will be rewarded	Weak Token Economy	Most Parties Rewarded
Legal Acceptance	Crypto exchanges + non financial online platforms	Asia banks + Crypto Exchanges + non financial online platforms	EU Banks + Crypto Exchanges + non financial online platforms



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Kimlic Token

Token Details & Distribution



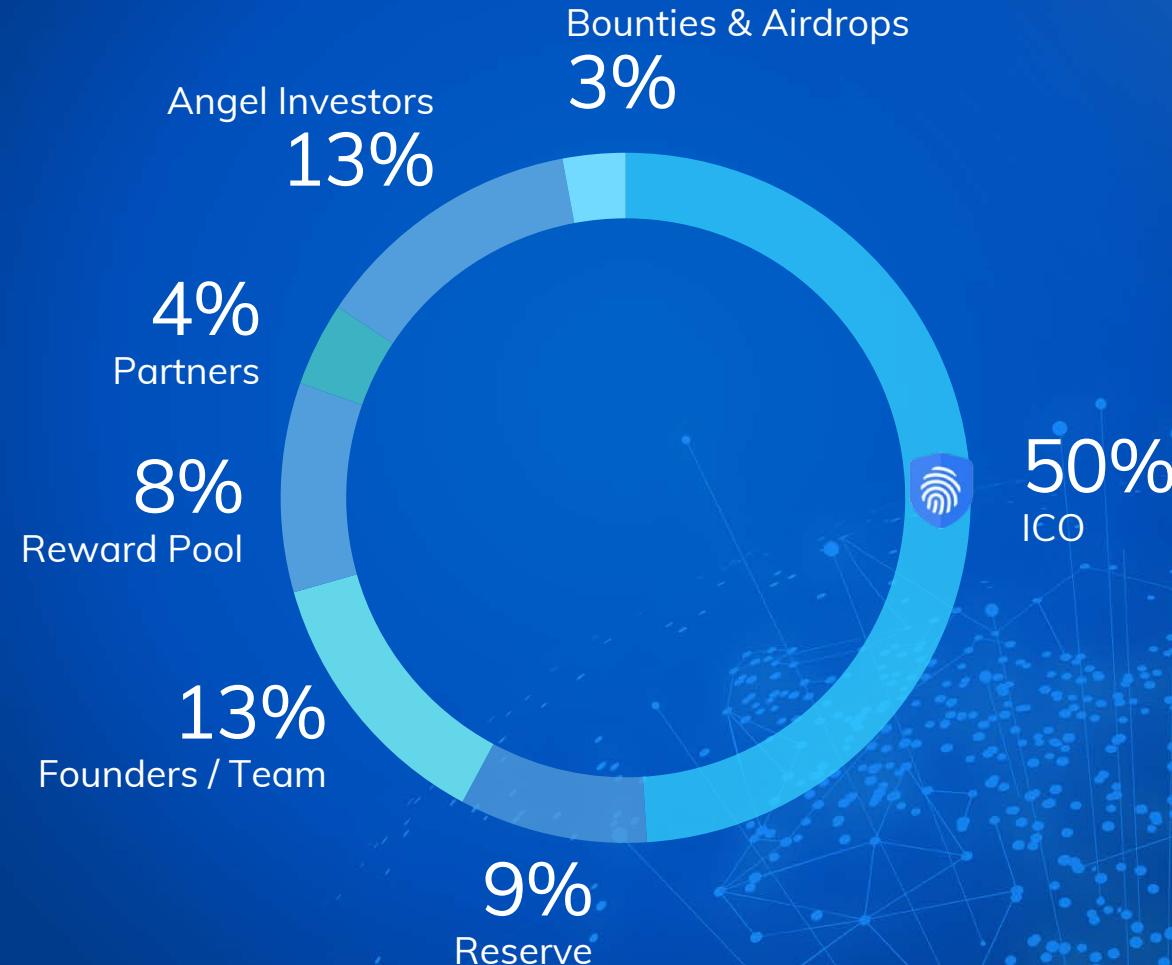
Token Details

Total Supply	100,000,000 ERC-223 tokens
Tokens offered in ICO	50,000,000 tokens (50% of Total)
Private Sale	7,500,000 tokens (15% of ICO)
Pre-Sale	35,00,00 tokens (70% of ICO)
Public Sale	7,500,000 tokens (15% of ICO)
Bounties & Airdrops	3,000,000 tokens
Base Price	2000 Token / 1 ETH
Currencies Accepted in	ETH, BTC
Private Sale Min. Purchase	50 ETH
Private Sale Max Purchase	500 ETH
Decimal Places	18
Adjustable	Yes. All unsold tokens will be burned



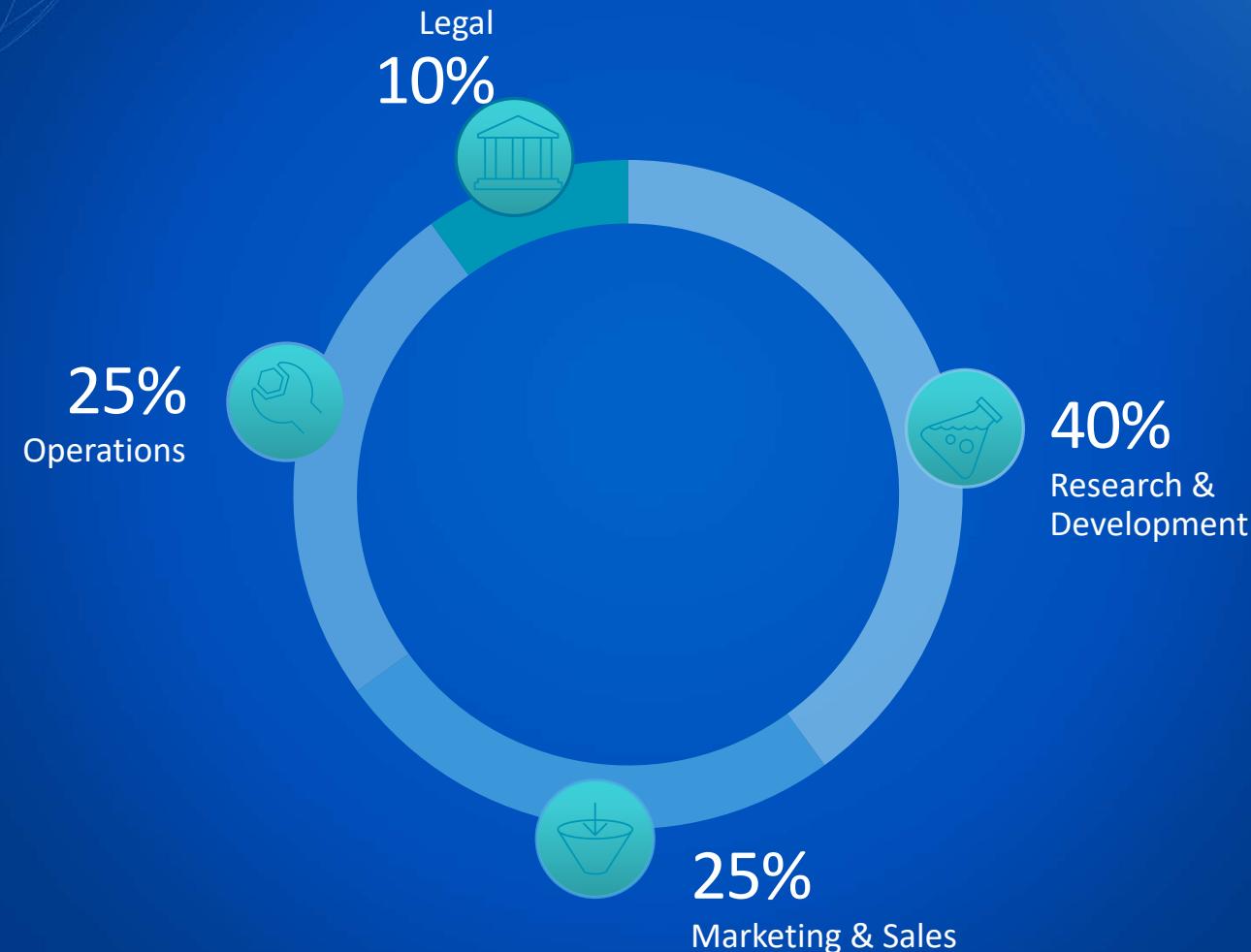
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Token Distribution





Allocation of Tokens





Roadmap 2018

Q1



- Private Sale Starts
- Kimlic IOS App v0.2 Ready for POC
- Kimlic API Ready for Closed Beta Testing
- Kimlic Blockchain Smart Contract V0.2 Ready for POC

Q2



- POC Starts with Banks
- Deploy SmartContract
- Microsoft Azure for POC
- Pre-Sale Starts at 1 May
- ICO Starts at 1 June
- Token Generation Event
- Onboarding Ecommerce Sites

Q3



- Kimlic tradeable on Crypto Exchanges
- Kimlic Android App Development Starts
- Integration with CAs for Cloud Signature
- Live on Microsoft Azure Marketplace
- Kimlic IOS App V0.3

Q4



- Kimlic Mobile SDK Launches
- First Banking Customer Onboarding
- Kimlic Dashboard for Businesses V0.1



Roadmap 2019

Q1



- Kimlic Foundation Established
- Kimlic Web App Launches for Privacy Management
- Kimlic Whitehacking Competition
- EID Integration in Europe starts
- Kimlic Android App Release

Q2



- Kimlic Assurance Score Feat. Live
- Kimlic Rewarding System Live

Q3



- Kimlic ,Android App has Wallet Feature

Q4



- Kimlic EID Integration Expands to 10 EU countries



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Banks under negotiation

AKBANK



DenizBank



KUVEYT TÜRK
SAĞLAM BANKACILIK

VakıfBank
Burası Sizin Yeriniz

alBaraka



Fibabanka

TÜRKİYE İŞ BANKASI
Türkiye'nin Bankası

**Yapı Kredi**

citibank

 **Garanti**

 **TEB**

 **Ziraat Bankası**



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Partnerships



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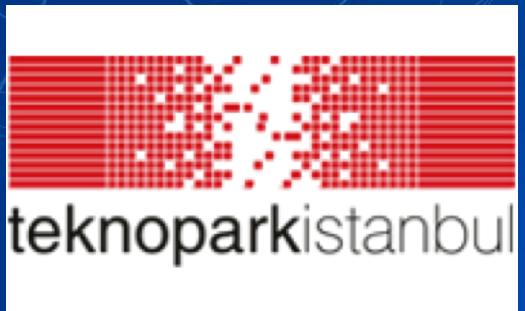


Partnerships under negotiation





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Related Academic & Government Bodies



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About Company



Kimlic

Founded in 2017

Established in 2018

Kimlic OÜ
Tallinn / Estonia

Kimlic A.S.
R&D Center:
Teknopark Istanbul / Turkey



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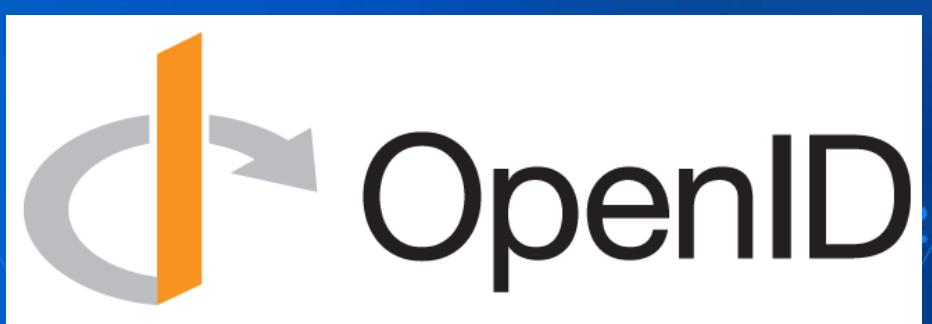


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Proud Member of



**ENTERPRISE
ETHEREUM
ALLIANCE**





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Organization Structure





Kimlic

Team





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Core Team



Alex Zabolotniy
Blockchain Developer & Cryptographer



Ben Van Dongen
Business Development NL



Elif Özlü
Legal Consultant



Fernando Paris
Software Architect



Gökhan Seçkin
CEO



Ibrahim Özdemir
Mobile Developer



İlker Oğuz
CBDO



Mehmet Davut
Blockchain Developer



Murat Nalçacı
Head of Product Design



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Aleksi Aaltonen

ICO Marketing Advisor

Advisor at Nuvus Blockchain

,

Advisors



Gabriel Zanko
(Pending)

Financial Advisor

Tax Manager for Nokia

As Advisor his goal is to help entrepreneurs one side with their Finance Strategy and also how new Technologies can be implemented (ie. AI - Chatbots - WiFi- Blockchain - IOT) to stay on top and ultimately getting growth and steady revenue.



Roberto Capodieci

Fund Advisor & Investor

Founder at BlockchainZoo.com

Roberto is member of the Nxt foundation, founder of the Blockchain Zoo Association, and creator of the Decentralised Business Network open platform.





Advisors



Arda Kutsal
Media Advisor

Under his leadership, Webrazzi has become the leader, positioning Kutsal as one of the rare names with abundant know-how on regional and local investments, startups, management, strategies and marketing in internet and digital economy.



Sam Onat Yılmaz
CFO of *Windmill Enterprise*
Co-Founder of *BitAngels*

He is focused on early-stage incubation, scouting and investments in specific projects, working through monetization models, product positioning for blockchain-based apps. Maintained thought leadership through speaking at accelerator and incubator programs, conferences and consulting to accounting, legal and financial firms.



Cem Çağrı Dönmez, PhD

Executive Education at Massachusetts Institute of Technology. PhD on Econophysics.

He is the leading expert in Quantitative approach analyser impact measurement and optimization. He has been leading teams that build such tools as well as perform exploratory research on Quantitative Econophysical burning questions



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In Press



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As seen on **digitalage**



Blockchain Dünyanızı Değiştirecek Farkında misiniz?

As seen on November 2017 Issue of
DigitalAge



Kimlic Presentation



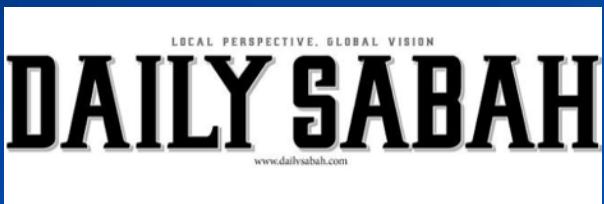
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As seen on



Blockchain: Internet's new smash hit here to stay

ERHAN KAHRAHAN

ISTANBUL

Published
October 31, 2017



Blockchain: Internet's new smash hit here to stay

As seen on 31/Oct./2017 Daily Sabah



"Kimlic" is also one of the first apps that provides blockchain-based solutions for know your customer (KYC) processes. It aims to simplify identity routines with a single app that is secured on a private blockchain. The secure platform "Kimlic" uses is customizable for regulatory requirements of governments worldwide, thus helping financial institutions to comply with regulations everywhere.



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Kimlic Presentation





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As seen on

Hürriyet
com.tr

Türklerin internet 'zinciri'

Ahmet CAN - acan@hurriyet.com.tr

03.11.2017 - 21:01 | Son Güncelleme: 03.11.2017 - 21:01

Internetin geleceği olarak ifade edilen blok zincir (block-chain) altyapısı, yerli girişimcileri harekete geçirdi. Blockchain için projeler hayatı geçiren girişimciler, tarafların bir merkez yerine şifrelenmiş bir veri tabanına güvenilmesini sağlayacak.



Internet 'Chain' of Turks – Ahmet Can Şit

As seen on 3/Nov./2017 Hurriyet.com.tr



Kimlic

As seen on

webrazzi

Webrazzi Arena 2017'nin kazananı blockchain tabanlı dijital kimlik girişimi Kimlic oldu!

ETKİNLİKLER



2

18 Ekim 2017 tarihinde

Firat Demirel paylaştı



Webrazzi Arena 2017 Winner is blockchain based digital Identity Startup Kimlic

As seen on 18/Oct./2017 Webrazzi



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Kimlic R&D
Teknopark İstanbul Kuluçka Merkezi
Sanayi Mahallesi, Teknopark Bulvarı,
No:1 1-4A 101, 34906, Pendik, İstanbul



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